Nangarhar University Social Science Journal

e-ISSN: 3079-2398 (Online) p-ISSN: 3079-238X (Print)

NUSSJ

Vol:2(04), Oct-Dec: 2025

Journal Homepage: https://nussj.nu.edu.af

RESEARCH ARTICLE

Empirical Study on Awareness of Waqf Among the People of Afghanistan

Rahmatullah Mangal[1*], Khalid *Shakir*[2], *Iqbal Sikandar*[3]

1,3 Department of Banking and Finance, Faculty of Economics, Sheikh Zayed University, Khost, Afghanistan.
2 Department of BBA, Faculty of Economics, Sheikh Zayed University, Khost, Afghanistan.

ABSTRACT

Waqf has attracted scholars' attention because of its unique aspects, especially cash waqf, which has been used for poverty alleviation. Historically, waqf was quite popular in Afghanistan during the Ghaznavid and Timurid eras — about four hundred years ago. However, currently it is minimal, mainly limited to mosques and religious buildings, largely due to the last forty years of war. The main objective of this study **is** to explore the level of public awareness in Afghanistan about waqf. We employed a quantitative method, using a questionnaire to collect data from 270 respondents. Data were analyzed using SPSS. The findings show that people's basic knowledge of waqf is moderate, but their understanding of specific characteristics of waqf is quite low. In addition, awareness of waqf in current practice is also very low. The study also found that there is a significant relationship between knowledge, awareness, religiosity, and intention — all independent variables have an impact on people's intention (the dependent variable) to contribute to waqf. We recommend that regulators and Muslim scholars work to increase the public's knowledge about waqf and its role in improving the welfare of the less privileged segments of the community. This study will help raise the awareness and knowledge levels of policymakers and guide them in managing and using waqf for public welfare and poverty alleviation in Afghanistan.

ARTICLE INFO

Keywords: *Afghanistan, Awareness, Knowledge; Religiosity, Waqf.*

Article History
Received: 20-10-2025
Accepted: 10-11-2025
Published: 22-11-2025

Cite this Article
Mangal, R., Shakir, K., & Sikandar, I. (2025). Empirical Study on Awareness of Waqf Among the People of Afghanistan. Nangarhar University Social Science Journal, 2(04), 15–25. https://doi.org/10.70436/nussj.v2i04.64

Introduction

Waqf has been defined by various scholars. The word "waqf" comes from the Arabic "waqafa," which means "to stop," "to hold," or "to restrain." Imam Abu Hanifa defined waqf as "the holding by the donor (Waqif) of a property, so that its usufruct/interest/profits are used for pious intentions or the benefit of the poor." In general, waqf means donating a piece of property or something usable for waqf for the benefit of society. Sometimes, waqf is equated with sadaqah (charity). It is a religious endowment given voluntarily for the benefit of others (Ismail, 2014). Waqf is a powerful tool for building a community bonded by brotherhood and mutual help in Islam. In the history of Islam, the first waqf property was in the form of land. The first waqf property was located in Madina which was the mosque of Quba and exists till today and this mosque is waqf-oriented. Other examples of waqf land in various countries include the Al Azhar University in Egypt, the University of Cordova in Spain, and the Al Noori Hospital in Damascus. Besides waqf in the form of land, another very important form of waqf is cash waqf, which was developed in the time of Prophet Muhammad (PBUH). As discussed above waqf is an excellent instrument for social finance and in addition

*Corresponding Author:
Email: rahmatmangal86@gmail.com (*Mangar R*)

https://doi.org/10.70436/nussj.v2i04.64

© 2024 The Authors. Published by Nangarhar University, this is an open access article published under the CC-BY license https://creativecommons.org/licenses/by/4.0

it is an effective approach for poverty alleviation of society and country as a whole.

Çizakça (1998) reported that charitable endowments similar to *waqf* existed long before the advent of Islam, particularly in ancient Mesopotamia, Greece, and Rome. However, during the Ottoman Empire, the waqf institution reached its golden age and became a cornerstone of social and economic life. It financed education, healthcare, and public infrastructure, serving as a model for Muslim societies across the world. Interestingly, even Oxford University adopted a trust structure inspired by the Islamic waqf model (Sadeq, 2002). In Indonesia, *Ali and Khanom (2014)* highlighted that *cash waqf* has promising future prospects, especially through its integration with Islamic banking and microfinance institutions. In India, the total value of *awqaf* assets is enormous, ranking among the largest in the world in terms of endowment holdings (Aziz & Ali, 2018). Likewise, Malaysia's Amanah Ikhtiar Malaysia (AIM) has successfully utilized waqf and other Islamic social finance tools to alleviate poverty and empower low-income communities (Shahimi, Marzuk, & Zaini, 2013). In Kuwait, the waqf system is highly institutionalized through the *Kuwait Awqaf Public Foundation (KAPF)*, which manages funds to promote education, community welfare, and sustainable development. The foundation also plays a vital role in encouraging public participation in waqf activities and strengthening social solidarity (Thoarlim et al., 2017). Overall, these examples demonstrate that in many Muslim countries, waqf has evolved into a dynamic and professionally managed institution that contributes significantly to national development. In contrast, Afghanistan's waqf sector remains underdeveloped, highlighting the need for structured reforms, better governance, and greater public awareness to realize its full potential. Compare to these countries, in the context of Afghanistan, It is expected that waqf could be as old as when Islam came to Afghanistan, but historically it is evidenced that in the era of Timurid waqf was institutionalized during the Timurid era. Evidence indicates that waqf was used for mosques (Masajid), Islamic schools (Madaris), tombs (Maqabir), minarets, and mausoleums. During the Ghaznavid and Ghurid periods, the society was very civilized, educated, and advanced, **yet** there are no surviving records of waqf being used to support education. (Mohmand, 2015). So, we can say that waqf is historically old in Afghanistan but compare to mentioned countries waqf is not effective economically in Afghanistan.

Mohmand (2015) argues that in Afghanistan people's awareness is low because they perceive waqf as having **only** a religious dimension. He further suggests that many believe waqf to be entirely a governmental responsibility, which has led to misconceptions, low knowledge, and low awareness. According to him, the Government of Afghanistan has not provided a proper structure or guidelines for waqf development — guidelines which could have supported higher education and other sectors, as in many other Muslim countries. The main objective of this study **is** to explore the knowledge and awareness of people in Afghanistan about waqf, and to examine how religiosity affects people's intention to endow waqf. The study uses the Theory of Planned Behavior (TPB) as a framework. TPB (Ajzen & Fishbein, 1991) is an extension of the Theory of Reasoned Action (Fishbein & Ajzen, 1975). TPB proposes that intention — an individual's subjective probability of performing a behavior — is predicted by three factors: attitude, subjective norms, and perceived behavioral control. Although intention is often used as the dependent variable and attitude, subjective norm, and perceived behavior control as independent variables, in this study the independent variables are knowledge, awareness, and religiosity, which are used to predict Afghans' intention to contribute to waqf.

1. *Awareness*

Awareness has been defined by many scholars as "a set of capabilities that leads as to know about something, or to know the right of something." It has been further said that to be aware of something is essential for every human being to move forward and is very important for improvement according to. Scholars have indicated that such reduction has been due to the misconception of the people regarding Waqf, regarding it as being used only for religious purposes such as for mosques, and religious schools Lee and Liu Xi, (2017). Likewise, it has been shown in other studies as well that public concept about Waqf is that it is a perpetual donation and is mostly in the form of land and properties and not in the form of cash. Malaysian Muslims in general seem to have little awareness of Waqf (Adeyemi et al., 2016). The Theory of Publics indicates that perception for any person is important to determine their willingness and intention to act or to contribute at any time. College students who do not participate in online charitable-giving are influenced by information and awareness, and it has been found that information about "gift-impact" and organization's mission statement have the most significant impact on public willingness to contribute any donation (Lee & Liu Xi, 2017).

Furthermore, it has been discussed that consumers' awareness (either consciously or unconsciously) affect the control, modification, elimination and other changes in the intention and behavior of a person (Ishak & Zabil, 2012).

H1: Awareness significantly influences the intention of people to contribute to waqf

2. *Religiosity*

Religion has been defined by various scholars in the literature and define it as "that belief of someone in God." It also has been defined as "a consumption norm set and a system of belief and practices." Religiosity has further been defined as "a degree for a Muslim of how much he follows his religious values, rules, beliefs, and to what degree he practices it daily" (Osman et al., 2012). In addition, giving to charity is a philanthropic behavior which is related to the mosque, church and temple, and it has found that relatively Muslims have high religious giving behavior (Osman, 2014). In this study the author mentioned that he estimated the impact of religiosity to have more impact than other factors in respect contributing to Cash Waqf and religiosity is a great motivational force for Muslim society. In this research the authors further examined the role of Waqf in determining behavior and also suggested that religious Waqf should not be ignored because it is a fair and potential element in socially-related attitudes (Osman et al., 2012). It was discussed further that for the giving of charity religious behavior is so essential and to determine the charity giving. Likewise, the authors say that those affiliated with religious behavior also give charity as a moral obligation; it is also found that there are some religions that mandate their followers to make some fixed payment from their annual income (Johari et al., 2015).

H2: Religiosity significantly influences the intention of people to contribute to waqf

3. *Knowledge*

Knowledge is one of the important factors which can impact different aspects of activities. Furthermore, this has been discussed and in the Situational Theory of Publics that willingness of people could change to doing something according to their perception and knowledge about the situation (Lee & Liu Xi, 2017).

As discussed by Osman et al. (2012), knowledge is crucial and how it impacts awareness about Waqf and the function of A wqaf systems in Malaysia. This is because the lack of knowledge influences the public's contribution to Waqf and Waqf organizations as well. In this study it was found that in Malaysia and in Indonesia the level of knowledge was low among Muslims. The study states that the levels of knowledge of people about Waqf add public perception regarding Waqf is, that waqf is for the mosques and graveyards and the donors do not know there are various ways for contributions to Waqf without Zakat. The general impression is that they just know about Zakat and Sadaqat and little about Waqf (Johari et al., 2015).

It has been mentioned and discussed that knowledge and information impact positively on customer intention about the acceptance of a service or product (Adeyemi et al., 2016). Studies have shown that if a person does not have knowledge about the types and functions of Waqf would the person decide participating in Waqf (Fatah et al., 2017).

H3: Knowledge significantly influences the intention of people to contribute in waqf

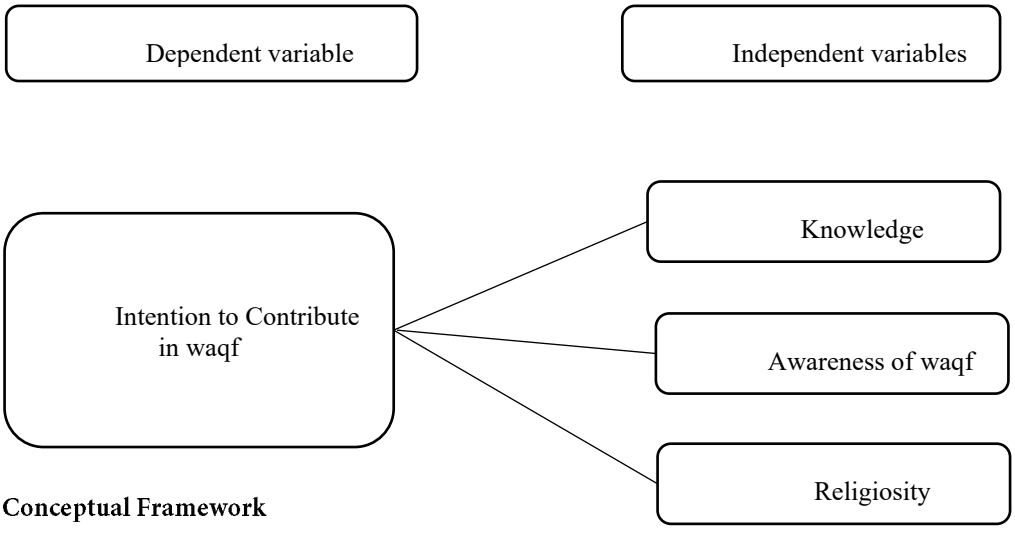

Figure 1: Conceptual Framework

Materials and Methods

1. Research Instrument

This study employed an exploratory quantitative approach because the purpose was to investigate and analyze the level of knowledge and awareness of waqf among the people of Afghanistan, and to identify the factors that influence their intention to contribute to waqf. According to the objectives of the study, primary data were collected using a self-administered questionnaire. The questionnaire was adapted from Johari et al. (2015) and modified to fit the Afghan context. First, the questionnaire was developed in English, and then translated into Pashto, one of the official languages of Afghanistan, to ensure that it would be easily understood by respondents in Khost province. After translation, both the English and Pashto versions were checked and validated by a committee composed of experts in Pashto and English languages and members of the Faculty of Languages and Literature. A pilot test was also conducted on a small sample to ensure clarity and reliability of the instrument. The internal consistency of the questionnaire was verified using Cronbach's Alpha, where values above 0.70 were considered acceptable for reliability. To determine the significance of the independent variables, multiple regression analysis was conducted using SPSS software to analyze the relationship between dependent and independent variables. This analysis identified the most significant predictors of Afghans' intention to contribute to waqf. The questionnaire consisted of two main parts. The first part focused on the demographic profile of the respondents, including gender, marital status, age, education level, income level, occupation, and location. The second part addressed the core variables of the study — awareness, knowledge, religiosity (independent variables), and intention to contribute to waqf (dependent variable). All items were measured on a five-point Likert scale (Miles, Huberman, & Saldaña, 2014), ranging from 1 = "strongly disagree" to 5 = "strongly agree."

2. Sampling and Data Collection

The target population of this study included individuals aged 18 years and above residing in Khost province, Afghanistan. The sample size of 300 respondents was determined based on the Krejcie and Morgan (1970) sample size table. As a complete sampling frame of the population was unavailable, the study adopted a non-probability convenience sampling technique. This approach was suitable due to time and resource constraints and because the population of Khost city includes people from various regions of Afghanistan, such as university lecturers, students, businessmen, religious scholars, and general customers, making the sample diverse and representative. A total of 300 questionnaires were distributed, of which 270 were successfully returned, representing a 90% response rate. The remaining 30 questionnaires were not returned due to limited access to some government offices and other local institutions.

Data analysis and research findings

1. Respondents' Profile

Table 1 below shows the demographic profile of the respondents of this research. It show that 32.4% of respondents are females and 67.6% of respondents are males, which means that female respondents are less than males.

Table.1 Demographic Descriptive Analysis

Demographic	Information	Frequency	Percentage
Gender	Male	182	67.4
	Female	88	32.6
Age (in years)	Less than 20	72	26.7
	21-30	168	62.2
	31-40	28	10.4
	41-50	1	0.4
	50 and above	1	0.4
Marital status	Single	110	40.7
	Married	160	59.3
Location	Urban	159	58.9
	Rural	111	41.1
Education level	School	16	5.9
	Madrassa	6	2.2
	Diploma	77	28.5
	Bachelor	132	48.9
	Master	39	14.4
	PhD	0	0.0
Occupation	Jobless	25	9.3
	Students	125	46.3
	Lecturer	59	21.9
	Government	21	7.8
	Private sector	19	7.0
	Businessman	18	6.7
	Others	3	1.1
Monthly Income (in AFS)	No income	119	44.1
	Less than 10000	73	27.0
	10001-30000	59	21.9
	30001-50000	15	5.6
	50001 and above	4	1.5

Table.1 additionally indicates that 26.7% of respondents are less than 20 years of age while respondents in the 21-30-year group make up 62.2%. Cumulatively these statistics confirm that the majority of the respondents are aged 20 years or less and 21 to 30 years old. The respondents aged from 31 to 40 years constitute 10.4% and those from 41 to 50 years old together with only two respondents aged above 50 years of age make up 0.8%. Overall, we can conclude that an overwhelming 99.2% of respondents are aged from 20 to 40 years which suggest the majority of the respondents are young people. As for marital status the demographics indicate that respondents in the research 40.7% are single and 59.3% are married, demonstrating that married respondents outnumber singles. Table.1 shows that 58.9% of the respondents are from the rural areas while those from the cities and towns (urban areas) are less at 41.1%. These statistics show a fairly equal representation of rural and urban people among the respondents in the research. This finding is encouraging because it means that this study is able to obtain the viewpoints of a wide representation of Afghans from both rural and urban areas. Such wide representation lends greater credibility to the findings of this study.

On the aspect of education level Table.1 shows that 5.9% of respondents have school education, 2.2% are students of the Madrassa (Islamic schools), 28.5% are diploma holders, 48.9% have bachelor degrees, 14.4% are masters holders but here are no PhD holders among the respondents. In the Occupation section, Table.1 shows that 46.3% of respondents are students, 21.9% are lecturers, 9.3% are jobless, 7.0% work in the private sector, 6.7% are self-employed and 1.1% are others. In the section on income of the respondents Table.1 shows the range of income of the respondents as well as those who have no income. Those who have no income make up a high 44.1%. The respondents who has less than 10000 Afs constitute 27.0% while respondents with, with income from 10001 to 30000 are 21.0% and 5.6% have income from 30001-50000. The rest of the respondents make up 1.5% (50000 and above) and there are only four respondents in this category.

2. Measurement Model Evaluation

This is the reliability test for the data as Bonett and Wright, (2015) discussed in their research that Cronbach's alpha coefficient is one of the measurement instruments for the reliability test which is most usable to ensure the reliability of the data which have been collected and this type of reliability test is used specifically for the social sciences and organizational researches. They further improved this test and said, this test shows how much the data are reliable and ensure the consistency of items (questions) in the questionnaire, rates, and occasion etc. They explained how to know about the reliability of the data, so if Cronbach's alpha coefficient were closer to (1) and above 0.7 than the data are highly internally consistent or the questions are highly consistent. Below is the table where the result of this test can be seen. As can be seen, the table shows the Cronbach's alpha coefficient for all questions or items included in variables jointly is 0.849 and this extent of number shows that the data or items (questions) are highly consistent together in all variables. The same test for every variable separately was done as well to ensure the data's reliability for every variable separately and how much they are consistent. The mean score and coefficient of Cronbch's alpha for every variable separately. It is mentioned that if the reliability score is above 0.70 or equal to 0.70 the data are reliable and recognizable, or it can be said that this data set acquires the data range which is acceptable (Nunnally and Bernstein, 1967). The test was run and the result was quite satisfactory according to this range and indicated that all items (questions) in every variable are consistent and reliable as stated in the range of Cronbach's alpha that the coefficient should be greater than 0.7 so all of them are greater than that score. The mean score for every variable is around 3.5 which is also reasonable. The Cronbach's alphas are 0.736, 0.819, 0.814. 0.744 and the means are 3.292, 3.417, 3.732, 3.685 for Knowledge, awareness, religiosity, and intention respectively.

1. Descriptive Analysis of Variables

In this study this part is quite considerable for the study objectives to know the level of awareness, knowledge and the impact of religiosity on intention of the respondents to endow waqf. The researcher conducted the analysis to determine every variable, how respondents reacted to the questions of every variable and to further analyses which variables is more important for the intention of people to endow their properties for waqf.

Table 2: Knowledge, awareness, religiosity, and intention to contribute in waqf

No.	N	Items in Knowledge	Mean	Items in Awareness	Mean	Items in Religiosity	Mean	Intention to contribute in waqf	Mean
1	270	I am familiar with the diverse types of waqf	3.31	I got information about Waqf, for social finance from my relatives, colleagues, or friends	3.41	Religion is a good approach to motivate people to endow Waqf	4.01	I have already endowed Waqf for somehow.	3.14
2	270	I know what kind of activities waqf institution employs	3.10	There is a governmental Waqf institution in Afghanistan.	3.37	I agree that Waqf is a noble act in Islam	4.12	I will continue to endow Waqf for social finance	3.71
3	270	I have information regarding cash waqf	3.41	I heard about waqf from Islamic scholars	3.50	Religious rewards of Waqf encourage me to endow waqf.	3.82	There is a strong desire that I will endow again waqf and Cash-Waqf for social finance	3.82
4	270	I understand intellectual waqf	3.28	People endow just for Mosque and Schools	3.45	I endow for the sake and well of Allah(SWT)	4.09	Maybe someday I will endow Cash-Waqf for social finance	3.70
5	270	I know that Waqf can be used for money generation	3.41	I have important information about waqf	3.37	I endow just for the religious affairs	4.05	My intention for endowment is to alleviate the poverty of society	4.01
		Average Mean Value	3.302		3.42		4.018		3.676

Table 2 shows the respondents respond to the questions differently according to their knowledge, awareness, religiosity intention to contribution to waqf. For those knowledge questions which need quite advance knowledge the percentage is low which mean far from agree, however for those questions where it needs basic knowledge the percentage is high which mean near to agree. For instance, question number two, (I know what kind of activities waqf institution employ) this question needs high level of knowledge the percentage is lowest (33.3 %) compare to other questions. Second lowest is question number four (I understand intellectual waqf), where the percentage is (36.7) this question is also technical and needs advance knowledge about waqf. However, if we look at other questions for instance (I am familiar with the diverse types of waqf) where the percentage is (46.7%) the highest so its mean the basic knowledge is reasonable but still there is percentage of people who do not know the waqf. In conclusion we can say the basic knowledge of the people regarding waqf is moderate level but the advance knowledge of people regarding waqf is low compare to basic. And if look to the average mean 3.3 it also indicates that this mean is far from agree which show the low level of knowledge.

To know the level of awareness among the people of Afghanistan, we use the mean value according to our analysis tool. The lowest mean value is for the statement (There is a governmental Waqf institution in Afghanistan) which is 3.37 and the same value has statement Number Five (I have important information about waqf) which is 3.37 as well. The highest mean value is for statement Number Three (I heard about waqf from Islamic scholars) which is 3.50 and is near to 4, which means people have information and knowledge from Islamic scholars as we mentioned under the topic of knowledge that in Afghanistan most of the people got their basic Islamic knowledge form the Islamic schools (madrassa and mosque) so here this statement supports the same idea as well. We can observe form the table that the total average mean of all the items or statements is 3.42. This mean value shows that awareness level is not high but not very low and the people of Afghanistan are moderately knowledgeable about waqf but we can say still lots of people do not have knowledge about waqf. In conclusion for the *Knowledge* and *Awareness* we can say that both are very close to each other and the result of the finding is also relatively close. As in this research all respondents are educated and most of them are students so they have enough knowledge and are aware of waqf. and another reason for the far knowledge and awareness level is that as we mentioned before that most of people got their knowledge from Islamic scholars as the mean for the statement number three (I heard about waqf from Islamic scholars) is 3.50 which is higher compare to other.

This religiosity variable is quite significant for this study to analyze and explore, because the waqf is one of the Islamic instruments for poverty alleviation and this study is about waqf in Afghanistan so from both aspects this variable is vital for this study. As mentioned in literature that religiosity is quite significant for the waqf endowments and here we also found the religiosity significant. The lowest mean value is for statement Number Two (Religious rewards of Waqf encourage me to endow waqf) 3.82 and the highest mean value is for statement Number Three (I agree that Waqf is a noble act in Islam) 4.12 but out here we can say that the second statement is also very near to means 4, which is agree so its mean that they are agree to endow waqf for religious reasons. For the rest of the statements the mean score is also above four, which indicates that people agree with all these questions and indicate high religiosity of the people. The overall mean score for all items or statements is 4.018, which means that people agree with our questions about religiosity.

In the contribution in waqf the highest mean value is for statement Number Five (My intention for endowment is to alleviate the poverty of society) which is 4.01 and this is one of the most important questions as well because poverty is one of the biggest dilemmas in Afghanistan and here the respondents are really interested to alleviate poverty in Afghanistan and this response also demonstrate the strong intention of the people. Fourth statement (There is a strong desire that I will endow again waqf and Cash-Waqf for social finance) indicates directly the intention of people about waqf endowment and the mean score for this statement is 3.82 which is second highest. In conclusion we can say that the intention of Afghanistan people is so high to endow waqf.

2. Structural model Evaluation

Pearson Correlation Matrix and Multiple Regression Analysis

In this part we go further for our analysis and to know about the impacts of the independent variables on dependent variable, the inter-related correlation of the dependent and independent variables and to get the third objective of our study where we want to know the impact and significance of the religiosity on the intention of

people to endow waqf. So, for these purposes we did the Pearson Correlation test and multiple regression.

Table 3: Pearson Correlation Matrix

Variables	Intention	Knowledge	Awareness	Religion
Intention	1.000	0.677*	0.607*	0.690*
Knowledge	0.677*	1.000	0.557*	0.690*
Awareness	0.607*	0.557*	1.000	0.701*
Religion	0.690*	0.690*	0.701*	1.000

**Variables are correlated at 0.01 level (P<0.01)*

Pearson correlation matrix demonstrates inter-related correlation of each variable, this correlation is described by correlation coefficient "r", however, it takes number from -1 to 1 (Helwig, 2017). Additionally, when the 'r' is close to 1, it indicates a close relationship between two variables while positive (+) and negative (-) marks explain that variables are correlated positively or negatively. Based on the above table 5.8, all variables whether they are independent or dependent, have positive correlation. The range of correlation coefficient is from 0.6 to 0.7, where all variables are significantly correlated at 0.01 level. For the purpose of knowing about the Multicollinearity existence in our data the Variance Inflation Factor (VIF) which is the test to know the Multicollinearity was run and found the data where there was no serious Multicollinearity. As discussed by Paul (2006), that if we find the data where the VIF is less than five (5) we can say that there is no Multicollinearity issue. The result of VIF shows 1.948, 2.005 and 2.64 for knowledge. Awareness and religion respectively. There is no multicollinearity problem in the data. Another assumptions of regression are heteroscedasticity and linearity. There is no heteroscedasticity problem and the data is linearity.

Table 4: Multiple Regression Analysis

Variables		Standardized β	p-value
Knowledge		0.357	0.000*
Awareness		0.191	0.001*
Religion		0.310	0.000*
F	118.345*		
R^2	0.572		
Adjusted R^2	0.567		

**Variable is significantly correlated at 0.01 level (P<0.01)*

3. Examination of Hypotheses

Multiple regression analysis examines whether independent variables have any significant impacts on dependent variable. Recall from chapter 3, in the case of independent and dependent variables, the theoretical framework hypothetically developed a model which consisted of Intention (dependent variable) and Knowledge, Awareness and Religiosity (independent variables). Based on the above tables, the study examined the fitness of the model as well as the relationship and impacts of independent variables on dependent variable. Additionally, to know the power of prediction of the model, where F-statistics is 118.345 and this figure is significant which shows the model has power of predictability. Moreover, in terms of model fitness study refer to R^2 (Hoyle, 2012).

In Table 5.9, it is shown that adjusted R^2 is 0.567 which indicates that Knowledge, awareness, and religiosity can bring 56.7% change in Intention to endow waqf in Afghanistan. In order to test the hypotheses, run multiple regression analysis was run to determine significant positive relationship between independent and dependent variables. After the analysis it was found that Knowledge, Awareness and Religion were positively correlated to Intention, thus, in consequence hypotheses such as H1, H2 and H3 were accepted as significant at 0.01 level. However, to know the impacts of independent variables individually, the reference is made to Standardized β in Table 4 for each independent variable. According to Joseph F., Black, Babin, and Anderson (2009), Standardized β demonstrates that a unit change in independent variables can bring an amount of change in dependent variable. However, knowledge is (β=0.357) which indicates that a unit change in knowledge can bring 35.7% change in intention to endow waqf in Afghanistan, followed by Awareness (β=0.191) and Religiosity (β=0.310). These figures also show that every independent variable has a different extent of impact on intention to endow waqf.

Results and Discussion

1. Findings According to the First Objective of the Study

In this section the respondents respond to the questions differently according to their knowledge. For those questions which need quite advance knowledge the percentage is low which mean far from agree, however for those questions where it needs basic knowledge the percentage is high which mean near to agree. For instance, question number two, (I know what kind of activities waqf institution employ) this question needs high level of

knowledge the percentage is lowest (33.3 %) compare to other questions. Second lowest is question number four (I understand intellectual waqf), where the percentage is (36.7) this question is also technical and needs advance knowledge about waqf. However, if we look at other questions for instance (I am familiar with the diverse types of waqf) where the percentage is (46.7%) the highest so its mean the basic knowledge is reasonable but still there is percentage of people who do not know the waqf. In conclusion we can say the basic knowledge of the people regarding waqf is moderate level but the advance knowledge of people regarding waqf is low compare to basic. And if look to the average mean 3.3 it also indicates that this mean is far from agree which show the low level of knowledge.

2. *Findings According to the Second Objective of the Study*

To know the level of awareness among the people of Afghanistan, we use the mean value according to our analysis tool. The lowest mean value is for the statement (There is a governmental Waqf institution in Afghanistan) which is 3.37 and the same value has statement Number Five (I have important information about waqf) which is 3.37 as well. The highest mean value is for statement Number Three (I heard about waqf from Islamic scholars) which is 3.50 and is near to 4, which means people have information and knowledge from Islamic scholars as we mentioned under the topic of knowledge that in Afghanistan most of the people got their basic Islamic knowledge form the Islamic schools (madrassa and mosque) so here this statement supports the same idea as well. We can observe form the table that the total average mean of all the items or statements is 3.42. This mean value shows that awareness level is not high but not very low and the people of Afghanistan are moderately knowledgeable about waqf but we can say still lots of people do not have knowledge about waqf. In conclusion for the *Knowledge* and *Awareness* we can say that both are very close to each other and the result of the finding is also relatively close. As in this research all respondents are educated and most of them are students so they have enough knowledge and are aware of waqf. and another reason for the far knowledge and awareness level is that as we mentioned before that most of people got their knowledge from Islamic scholars as the mean for the statement number three (I heard about waqf from Islamic scholars) is 3.50 which is higher compare to other.

3. *Findings about the Third Objective of the Study*

For the achievement of this objective this section examines the impacts of religiosity on the intention of people to contribute in waqf. In order to know and determine the impacts of the independent variables individually it is important to look at the Standardized β for every independent variable as shown in Table 5.9. It is stated that standardized β is a test which shows if an independent variable changes to an extent of one unit so an extent of changes will come in a dependent variable as well (Joseph F., Black, Babin, & Anderson, 2009). However, knowledge is (β=0.357) which indicates that a unit change in knowledge can bring 35.7% change in intention to endow waqf in Afghanistan, followed by Awareness (β=0.191) and Religiosity (β=0.310). These figures also have shown that every independent variable has a different extent of impact on intention to endow waqf. So, from the result of this test it can be concluded that every variable can bring changes to the dependent variable, as shown above. Knowledge has the greatest impact followed by religiosity and then awareness. This result shows the attainment of the third objective of the research, which is that religiosity is the second most effective variable that impacts the intention of people to endow in waqf.

The results of this study are in agreement with those of Rohrer (2007), Lee (2017), Fatah, et al. (2017), Osman, (2014), Mohammed, A. S. (2017), Amin, (2014), Amin, et al. (2014), Johari, et al. (2015), and Shukor, et al. (2017). who all stated that knowledge, awareness and religiosity impact the intention of people to contribute in waqf.

Conclusion and Recommendation

The main objective of this study was to explore the level of awareness among the people of Afghanistan. Totally we had three objectives, to determine the level of awareness, knowledge level and the impact of religiosity, on intention to contribute to waqf. According to the research objectives, in our analyses it was found that the basic knowledge and awareness was moderately but advance knowledge and awareness was little low compare to the basic knowledge and awareness regarding waqf.

According the third objective the finding was very impressive, and it was found that people religiously was very strong and they supported the study objective that people of Afghanistan perceived waqf as a religious activity. And further we found the religiosity highly significant that impact the intention of people to contribute in waqf endowments.

This study is the first attempt to investigate and determine the level of awareness of waqf in Afghanistan so this study provides useful information about awareness. This study contributes valuable information on public awareness, level of knowledge, perception, and willingness to support the institution of Waqf and other Waqf activities in Afghanistan. Firstly, it will contribute to the body of existing knowledge about Waqf in Islamic societies in general and Afghanistan in particular. The research findings on the governance of waqf institutions, the lack of awareness among the general public and the reasons for this as well as information on waqf promotional initiatives will be of immense practical benefit to waqf administrators and policy-makers. Secondly, of particular significance to the Ministry of Haj and Waqf will be the useful information on the efficient and effective waqf operations and practices in other countries provided in this study which will help the Ministry to develop and be a significant body that will contribute to the alleviation of poverty in Afghanistan and the betterment of the nation as a whole. Hopefully, as in other countries, waqf in Afghanistan will be used benefit the development of education, healthcare, and the national infrastructure, fully exploiting the power of the media to promote waqf and create greater awareness of the immense potential of Waqf and Cash Waqf. Thirdly, as a pioneering effort, it is hoped that this study and its findings will motivate many other researchers and scholars to make waqf an important field of research to draw the attention to the incredible potential of waqf and Cash Waqf for social and economic as an important tool of progress and development.

1. Implications and Recommendations

Because of the scarcity of existing literature on waqf, particularly in the context of Afghanistan, this study has been a great challenge and required initiative to investigate aspects of waqf and the issues that face the development of waqf in Afghanistan, in particular the lack of awareness, management of waqf as well as promoting and developing the full potential of this remarkable Islamic financial too for the benefit of Afghanistan society.

- **Enhance Religious Knowledge**

The findings reveal that knowledge is the most critical factor influencing individuals' intention to endow waqf. Therefore, it is recommended that the government and related Islamic institutions strengthen programs that enhance people's religious and financial knowledge. This can be achieved through educational curricula, mosque-based lectures, and religious seminars to motivate people to participate in waqf.

- **Increase Public Awareness**

The study also found that awareness significantly affects people's intention to contribute to waqf. It is therefore recommended that the government and waqf authorities organize nationwide awareness campaigns through conferences, radio, television, social media platforms, and official websites to educate the public on the importance and benefits of waqf.

- **Expand Future Research**

There is great potential for further research on different aspects of waqf, such as its management practices, governance structures, and the untapped potential of waqf among different communities in Afghanistan.

- **Use Larger and More Diverse Samples**

Future studies should employ larger and more diverse samples to obtain more generalizable findings. It is also recommended that researchers include additional variables beyond religiosity, knowledge, and awareness—such as trust in institutions, transparency, and perceived social impact—that may influence individuals' participation in waqf and cash waqf.

References

Ab Fatah, N. S., Mansor, N., Ripain, N., & Endut, W. A. (2017). Waqf participation and awareness: An exploratory study in the West Coast of Sabah, Malaysia. *International Journal of Research Science & Management*, *4*(6), 50-58.

Adeyemi, A. A., Ismail, N. A., & Hassan, S. S. B. (2016). An empirical investigation of the determinants of cash waqf awareness in Malaysia. *Intellectual Discourse*, *24. 4878*, 501–520.

Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, *50*(2), 179-211.

Ali, M. Y., & Khanom, F. (2014). Understanding cash waqf: it's role toward alleviating poverty in contemporary context. Universiti Sains Islam Malaysia.

Amin, H., Abdul-Rahman, A. R., Ramayah, T., Supinah, R., & Mohd-Aris, M. (2014). Determinants of online waqf acceptance: An empirical investigation. *The*

Electronic Journal of Information Systems in Developing Countries, *60*(1), 1-18.

Aziz, A., & Ali, J. (2018). A Comparative Study of Waqf Institutions Governance in India and Malaysia. *Intellectual Discourse*, 1229-1246.

Bonett, D. G., & Wright, T. A. (2015). Cronbach's alpha reliability: Interval estimation, hypothesis testing, and sample size planning. *Journal of Organizational Behavior*, *36*(1), 3-15.

Çizakça, M. (1998). Awqaf in history and its implications for modern Islamic economies. *Islamic Economic Studies*, *6*(1).

Helwig, N. E. (2017). Data, Covariance and Correlation Matrix, slides 1–40.

Hoyle, R. H. (Ed.). (2012). *Handbook of structural equation modeling*. Guilford press.

Ishak, S., & Zabil, N. F. M. (2012). Impact of consumer awareness and knowledge to consumer effective behavior. *Asian Social Science*, *8*(13), 108.

Ismail, W. M. (2014). *Awareness of Cash Waqf Among the Malaysian Muslims* (Doctoral dissertation, Institute of Islamic Banking and Finance, International Islamic University Malaysia).

Johari, F., Alias, M. H., Shukor, S. A., Wahab, K. A., Aziz, M. R. A., Ahmad, N., ... & Ibrahim, P. (2015). Factors that influence repeat contribution of cash waqf in Islamic philanthropy. *Malaysian Accounting Review*, *14*(2).

Joseph Jr, F., William, C., Barry, J. B., & Rolph, E. A. (2009). *Multivariate Data Analysis-7th*. Pearson Education Limited.

Lee, M. J. (2017). What motivates online charitable giving among unaware and not-so-involved publics?. *Public Relations Journal*, *11*(1), 1–14.

Lee, M. J., & Xi, L. (2017). What motivates online charitable giving among unaware and not-so-involved publics? Public Relations Journal, 11(1), 1–14.

Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). Qualitative data analysis: A methods sourcebook. 3rd ed. Sage Publications Inc.

Mohammed, A. S. (2017). An exploratory study on awareness of waqf among Kenyan muslims. A master dissertation submitted in IIUM Institute of Islamic Banking & Finance, International Islamic University Malaysia.

Mohmand, A.-Q. (2015). *The Influence of Waqf On Higher Education In Afghanistan. WIEF-UiTM Occasional Papers, 51.*

Nunnally, J. C., & Bernstein, I. H. (1967). Psychometric Theory. New York: McGraw.

Osman, A.F. (2014). An Analysis of Cash Waqf Participation among Young Intellectuals. (Proposal). 9th International Academic Conference. Istanbul. 13 April.

Osman, A. F., Htay, S. N. N., & Muhammad, M. O. (2012, April). Determinants of cash waqf giving in Malaysia: survey of selected works. In *In: Workshop Antarbangsa Pembangunan Berteraskan Islam V (WAPI-5), 10 Apr 2012, Medan, Indonesia* (pp. 186-243).

Paul, Ranjit Kumar. "Multicollinearity: Causes, effects and remedies." *IASRI, New Delhi* (2006).

Sadeq, A. M. (2002). Waqf, perpetual charity and poverty alleviation. *International Journal of Social Economics*, *29*(1/2), 135-151.

Shahimi, S., Mohd Marzuki, M. U., & Embong, Z. (2013). Potential of cash Waqf for poverty alleviation in Malaysia: A system dynamics approach. *Jurnal Ekonomi Malaysia*, *47*(2), 149-163.

Shukor, S. A., Anwar, I. F., Aziz, S. A., & Sabri, H. (2017). Muslim attitude towards participation in cash WAQF: Antecedents and consequences. *International Journal of Business and Society*, *18*(S1), 193-204.

Thoarlim, A., Rahman, M., & Yanya, A. (2017). Cash waqf in Bangladesh and the need for innovative approach towards Awqaf: Lessons from selected countries. *International Journal of Academic Research in Business and Social Sciences*, *7*(4), 151-169.